

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JAMES E TONEY
COLLEEN M TONEY
Debtor(s)

Case No. 09-45807

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/03/2009.
- 2) The plan was confirmed on 03/04/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/19/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/17/2011.
- 5) The case was dismissed on 09/16/2011.
- 6) Number of months from filing to last payment: 17.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$27,019.22.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$29,525.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$29,525.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,190.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,594.60
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,785.10**

Attorney fees paid and disclosed by debtor: \$1,309.50

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARCHER HEIGHTS C U	Unsecured	399.00	NA	NA	0.00	0.00
ARCHER HEIGHTS CREDIT UNION	Unsecured	1,269.00	2,106.14	2,106.14	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	447.00	NA	NA	0.00	0.00
BARONS CREDITORS SERVICE CORP	Unsecured	16,816.00	NA	NA	0.00	0.00
CHGO ARE OCU	Unsecured	22,758.00	NA	NA	0.00	0.00
CHGO ARE OCU	Unsecured	12,567.80	NA	NA	0.00	0.00
CHICAGO REGIONAL FEDERAL CU	Unsecured	0.00	NA	NA	0.00	0.00
CHICAGO REGIONAL FEDERAL CU	Secured	22,758.00	22,758.00	22,758.00	11,020.39	1,014.16
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	860.00	1,212.00	1,212.00	0.00	0.00
CORPORATE AMERICA FEDERAL C U	Unsecured	1,503.00	2,060.67	2,060.67	0.00	0.00
EASY AUTO CREDIT	Secured	5,495.84	5,307.71	5,307.71	5,307.71	37.34
GALAXY PORTFOLIOS LLC	Unsecured	NA	325.00	325.00	0.00	0.00
GE MONEY BANK	Unsecured	805.00	NA	NA	0.00	0.00
GE MONEY BANK	Unsecured	826.00	NA	NA	0.00	0.00
HARRIS & HARRIS LTD	Unsecured	256.00	NA	NA	0.00	0.00
HEIGHTS FINANCE CORPORATION	Unsecured	NA	1,219.60	1,219.60	0.00	0.00
ILLINOIS DEPT REVENUE	Unsecured	NA	7,646.17	7,646.17	0.00	0.00
ILLINOIS DEPT REVENUE	Priority	12,311.13	6,987.39	6,987.39	1,803.98	0.00
INTERNAL REVENUE SERVICE	Priority	25,500.00	24,119.13	24,119.13	6,227.01	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	21,818.07	21,818.07	0.00	0.00
LOAN EXPRESS CO	Unsecured	298.00	NA	NA	0.00	0.00
LOAN EXPRESS CO	Unsecured	298.00	298.00	298.00	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	94.00	NA	NA	0.00	0.00
MONTEREY FINANCIAL SVCS	Unsecured	1,434.00	NA	NA	0.00	0.00
MRSI	Unsecured	132.00	NA	NA	0.00	0.00
MUTUAL HOSPITAL SERVICES	Unsecured	648.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	157.00	120.44	120.44	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	847.00	847.54	847.54	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	NA	524.00	524.00	0.00	0.00
SALLIE MAE GUARANTEE SERVICES	Unsecured	3,401.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	NA	71.62	71.62	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SPRINGLEAF FINANCIAL SERVICES	Secured	406.00	406.00	406.00	325.03	4.28
SURETY FINANCE CORP	Unsecured	676.00	NA	NA	0.00	0.00
SURETY FINANCE CORP	Unsecured	547.00	NA	NA	0.00	0.00
T MOBILE	Unsecured	NA	213.42	213.42	0.00	0.00
VATIV RECOVERY SOLUTIONS LLC	Unsecured	1,332.00	932.97	932.97	0.00	0.00
WORLD ACCEPTANCE CORP	Unsecured	385.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$28,065.71	\$16,328.10	\$1,051.50
All Other Secured	\$406.00	\$325.03	\$4.28
TOTAL SECURED:	\$28,471.71	\$16,653.13	\$1,055.78
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$31,106.52	\$8,030.99	\$0.00
TOTAL PRIORITY:	\$31,106.52	\$8,030.99	\$0.00
GENERAL UNSECURED PAYMENTS:	\$39,395.64	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,785.10</u>	
Disbursements to Creditors	<u>\$25,739.90</u>	
TOTAL DISBURSEMENTS :		<u>\$29,525.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/21/2011

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.